

Fill in this information to identify the case:

Debtor 1	KRISTEN FLYNT REIMERT
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	District of <u>Mississippi</u> (State) Case number <u>24-51359</u> Mississippi Southern

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Regions BankCourt claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account:

9 8 2 4

Date of payment change:

Must be at least 21 days after date of this notice

08/19/2025

New total payment:

Principal, interest, and escrow, if any

\$ 315.50

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

 No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

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Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

 No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

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Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

 No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Average Daily Balance Loan.Current mortgage payment: \$ 312.88New mortgage payment: \$ 315.50

Debtor 1

KRISTEN FLYNT REIMERT

First Name

Middle Name

Last Name

Case number (*if known*) 24-51359**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x/S/Nicole Thomas**

Signature

Date 7/24/2025

Print: NICOLE THOMAS Title DEFAULT SOLUTIONS  
 First Name Middle Name Last Name PROCESSING SPECIALIST

Company Regions Bank

Address 6200 Poplar 4th Floor  
 Number 6200 Street Poplar 4th Floor  
Memphis, TN 38119 City Memphis State TN ZIP Code 38119

Contact phone 800-986-2462X Email Nicole.thomas@regions.com

Debtor 1

KRISTEN FLYNT REIMERT

First Name

Middle Name

Last Name

Case number (*if known*)

24-51359

## UNITED STATES BANKRUPTCY COURT

**Certificate of Service**

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the court on

Date: 07/24/2025

Chapter 13 Trustee: DAVID RAWLINGS

Trustee Address: PO BOX 566, HATTIESBURG, MS 39403-0566

Trustee Email:

Debtor's Counsel Name: THOMAS CARL ROLLINS

Debtor's Counsel Address: PO BOX 13767, JACKSON, MS 39236-3767

Debtor's Counsel Email:

Debtor 1 Name: KRISTEN FLYNT REIMERT

Debtor 2 Name:

Debtor's Mailing Address: 89 KING RD, HATTIESBURG, MS 39402-7904

Debtor Email:

/s/ NICOLE THOMAS



**Business Services**  
 P.O. Box 18001  
 Hattiesburg, MS 39404-8001  
**Customer Service:** 1-800-986-2462  
**Speech and Hearing Impaired:** 1-877-344-9716

8-720-04518-0001003-001-000-010-000-000

KRISTEN REIMERT  
 89 KING RD  
 HATTIESBURG MS 39402-7904

## HOME EQUITY LINE OF CREDIT PERIODIC STATEMENT

Account Number	[REDACTED]	89 KING ROAD
Property Address:	[REDACTED]	HATTIESBURG MS 39402-7904
Payment Due Date:	[REDACTED]	08/19/2025
Billing Cycle Closing Date:	[REDACTED]	07/23/2025
New Balance:	[REDACTED]	\$21,031.01
<b>Minimum Payment Due:</b>	[REDACTED]	<b>\$2,754.33</b>

### Contact Us

Customer Service: 1-800-986-2462  
 Hearing/Speech Impaired TTY: 1-877-344-9716  
 Web: [www.regionsmortgage.com](http://www.regionsmortgage.com)

For information on how to apply for new loans, call 1-888-In-A-Snap,  
 apply at [regions.com](http://regions.com), or stop by your local branch!

### Minimum Payment Summary

Credit Line	\$20,000.00
Days in Billing Cycle	30
Billing Cycle Closing Date	07/23/2025
Payment Due Date	08/19/2025
Past Due Amount	\$2,438.83
Current Payment	\$315.50
Minimum Payment Due	\$2,754.33

### Balance Summary

Previous Balance	\$20,858.99
Payments/Credits	\$0.00
Purchases & Other Charges	\$0.00
Periodic Finance Charges	\$174.23
Less Unapplied/Suspense	\$2.21
New Balance*	\$21,031.01

\*Note: Payment of the New Balance may not pay the account off in full because the New Balance may change daily and does not include certain outstanding and unpaid charges, such as deferred interest and advances made to protect the collateral. For the payoff amount please contact Customer Service at 1-800-986-2462.

### Transactional Activity From 06/24/25 to 07/23/25 (see reverse for additional transactions)

Tran Date	Posting Date	Description	Reference Number	Amount
07/23/25	07/23/25	Total Finance Charges		\$174.23

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

### Finance Charge Summary

FINANCE CHARGE	AVERAGE DAILY BALANCE SUBJECT TO FINANCE CHARGE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AMOUNT
Variable Rate Finance Charge	\$19449.22	0.89583%*	10.75000%*	\$174.23

\*This is a variable rate. The Monthly Periodic Rate and Corresponding Annual Percentage Rate may vary.

There is no grace period in which payments may be made to avoid additional finance charges.

We use the average daily balance method to calculate finance charges. See page 2 for more information.

### IMPORTANT MESSAGES

Visit our website at  
[www.regionsmortgage.com](http://www.regionsmortgage.com)  
 to learn more about enrolling  
 in electronic documents

Do you have questions about your periodic statement?  
 It's easy to send a secure online message by logging into  
[regionsmortgage.com](http://regionsmortgage.com) and selecting the Contact Us option.

SEE REVERSE SIDE FOR ADDITIONAL IMPORTANT INFORMATION – DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

ACCOUNT NUMBER	PAYMENT DUE DATE	MINIMUM PAYMENT DUE	PAST DUE AMOUNT	NEW BALANCE
[REDACTED]	08/19/2025	\$2,754.33	\$2,438.83	\$21,031.01

KRISTEN REIMERT

Payment Amount Enclosed

\$ [REDACTED]



REGIONS MORTGAGE  
 PO BOX 70903  
 CHARLOTTE NC 28272-0903



**Continued from front**  
**Transactional Activity From 06/24/25 to 07/23/25**

Tran Date	Posting Date	Description	Reference Number	Amount

**Billing Rights Summary**

In Case Of Errors Or Questions About Your Bill

\*\* If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet at:

Regions  
PO Box 110  
Hattiesburg, MS 39403-0110

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-800-986-2462, but doing so will not preserve your rights. In the letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, identify the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

**Finance Charge Summary**

FINANCE CHARGE	AVERAGE DAILY BALANCE SUBJECT TO FINANCE CHARGE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AMOUNT

\*This is a variable rate. The Monthly Periodic Rate and Corresponding Annual Percentage Rate may vary.

There is no grace period in which payments may be made to avoid additional finance charges.

We figure the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "average daily balance", we take the closing daily balance for the previous day, then add any advances and other debits posted during the day (except for purchases made by using your Card which are added as of the transaction date) and subtract any payments and credits posted during the day and any unpaid finance charges and late charges. This gives us the daily balance for each day. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

**IMPORTANT MESSAGES**

Your Credit Line will enter its Repayment Period on 08/20/2025. Once this occurs, you will not be able to take additional advances. You will receive a detailed written correspondence providing additional information as well as an estimate of your amortized Repayment Period payment amount 90 days prior to the Draw Period Expiration. If you have questions regarding this information, please call us at 1-800-986-2462.

**Crediting of Payments Sent by Mail**

For your payment to be credited to your account on the same business day that it is received, the coupon portion of this periodic statement and your payment must be mailed to the remittance address shown on the coupon and must be received by Regions Bank by 5:00 P.M. (CT) on a business day. Payment must be in the form of a valid check or money order for the correct payment amount. Business days are Monday through Friday, excluding holidays. Payments not received in the proper form or not sent to the correct address will be credited within 5 days of receipt.

**Crediting of Payments Made in Person at a Regions Branch**

For your payment to be credited to your account on the same business day that it is received, the payment must be personally received by a teller at a Regions branch location by 5:00 P.M. (CT). Payments at a Regions branch that are not received by a bank teller will be credited within 5 days of receipt.

## How To Contact Us

Self Service

**regionsmortgage.com**

Your loan info is Available 24/7

- Make a Payment
- Request Payoff or Paydown
- Setup Automatic Draft Payments
- Send a Secured Message
- View Your Statements, Taxes & Insurance
- View Your Mortgage Payment History
- Update Mailing Address and Contact Phone Number
- Enroll in Edocs
- Financial Assistance
- Mailing Address Change

**1-800-986-2462**

Customer Service

Automated Self Service Available 24/7

- Make a Payment
- Order a Payment History, Payoff or Paydown
- Insurance Mortgagee Clause
- Year End, Insurance and Tax Info
- Automated loan information (breakdown of most recent payment)
- Reset your MyMortgage Account
- HELOC Card Activation

Call Us

**1-800-986-2462**

Customer Service Representatives

Available Monday-Friday 7 a.m.- 6 p.m. CT

Hearing/Speech Impaired TTY 1-877-344-9716

**1-800-748-9498**

Available Monday - Thursday 7:30am - 8pm CT, Friday 7:30am - 6pm CT, Saturday 8am - 12pm CT

• Agent assisted phone payment

• If you are having difficulty making your payments, we are here to help.

Write to Us



**Exclusive Address for Information Request, Error Resolution, and Inaccurate Credit Information:** PO Box 110 Hattiesburg, MS 39403-0110

- Borrowers have certain rights under Federal Law related to resolving errors and requesting information about their account. To learn more, contact us at the address above or visit regionsmortgage.com.
- Notify us at the address above if you believe any information we have reported or may report to a credit bureau about your loan is inaccurate.



**General Correspondence and Payoff Request Information:** PO Box 18001

Hattiesburg, MS 39404-8001

- To request the amount to pay off a loan, you may visit regionsmortgage.com, call 800-986-2462 or submit the request in writing to the address above, Attention: Payoff Request/CS. If submitting the request in writing, you must provide the loan number and property address along with the expected date of the payoff.
- To request a mailing address change, you may visit regionsmortgage.com or your local branch. Please include your loan number with any requests.

## Your Regions Payment Options

- **AUTO PAY** - Enjoy the convenience, safety, and reliability of having your loan payment made automatically each month. To sign up, visit regionsmortgage.com, log into MyMortgage, click on the 'Payments' tab, select 'Auto Draft Payments' from the drop down menu and follow the instructions. You may also call one of our Customer Service representatives at 1-800-986-2462 to have an Automatic Payment Authorization form mailed to you.
- **ONLINE PAYMENT** – To make a payment online, visit regionsmortgage.com, log into MyMortgage, click on the 'Payments' tab, select 'Pay Online' from the drop down menu and follow the instructions. You will need your bank account and routing numbers.
- **ONLINE BANKING** - If you have a Regions bank account, you may pay your loan quickly and easily through Regions Online Banking. To make your payment transfer, visit Regions.com, log into Online Banking, select the 'Transfers' tab and transfer funds from your bank account to your loan. For information on whether you can use your Regions bank account to make payments without incurring transaction fees, call one of our customer representatives at 1-800-REGIONS.
- **PAY BY PHONE** - To make a payment by phone, call 1-800-986-2462 and press 1 to make a payment by phone or ask to speak with a customer service representative. You will need your bank account and routing numbers. For your payment to be credited to your loan on the same business day, your request must be made by 11:59 p.m. CT. Requests made after 11:59 p.m. CT will be processed the next business day. Please allow up to two days for your payment to appear on MyMortgage.
- **PAYMENT AT BRANCH** - Loan payments can be made at any Regions branch. Please write your loan number on your check or money order and provide the coupon from your statement. Please see back of coupon for more information.
- **PAYMENT BY MAIL** - To mail your payment, please enclose your check or money order (do not send cash) with the coupon from your statement in the envelope provided and mail to Regions Mortgage, PO Box 70903, Charlotte, NC 28272-0903. Please see back of coupon for more information.
- **LATE CHARGE** - Late charges may be assessed on payments received after your allotted grace period. Regions is not responsible for postal delays or delivery problems. Any late charges, if shown, are due. Running short on time? Avoid late charges by making your payment in time, either online or by phone.
- **NOTE** - We reserve the right to reject payments that are not sufficient to satisfy the debt currently due.

## Important Disclosures

- To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.
- If this loan is delinquent, this statement is being provided for informational purposes, and may not include all amounts due (in accordance with your security instrument). The delinquency of a mortgage loan is a serious matter that could result in the loss of the home unless prompt action is taken to resolve the default.
- We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
- **Servicemembers Civil Relief Act:** If you are on active duty, the Servicemembers Civil Relief Act (SCRA) grants you some important rights. See the attached for Servicemembers Civil Relief Act Notice Disclosure for more information.
- **HUD Housing Counselor Information:** For assistance with household budgeting, contact a HUD-approved counseling agency, at no cost to you: <https://hudgov-answers.force.com/housingcounseling/> or call 1-800-569-4287.
- Regions Bank may be a debt collector under applicable law. This communication may be deemed an attempt to collect a debt, and any information obtained could be used for that purpose. If you are a successor in interest, this notice does not make you liable for the loan and you will only be liable for the loan if you assume the loan obligation under State law.
- Fees may be incurred as follows:  
Release Cost As permitted by applicable law

Over Limit Fee	\$29	Subordination	\$300 maximum
Prin Reduction Mod Fee	\$275	Partial Release	\$300 maximum
Loan in a Line Conversion Fee	\$100	Card Rush Fee	\$35 maximum

Escrow Release 0.25% of Current Prin Balance - Fee charged if borrower's request to discontinue the escrow of property taxes and hazard insurance is approved by Regions. Other fees for services not listed above may apply. In addition, if your loan is in default other fees may apply as authorized by the loan documents, such as inspection or property preservation costs, evaluations and/or appraisals, and legal costs, including attorneys' fees, and costs of title evidence. Fees subject to change.

## Insurance and Property Tax Information

- **HAZARD INSURANCE REQUIREMENTS:** It is your responsibility to maintain property insurance in an amount equal to 100% of the insurable value of the improvements, or the unpaid loan balance of your loan if greater than 80% of the insurable value. A standard Mortgagee clause is also required, naming Regions Bank ATIMA, Attn: Insurance Center, PO Box 200401, Florence, SC 29502-0401. Please contact our Insurance Center at 1-888-723-4316 with any questions about your insurance requirements.
  - If your property has a covered loss, your loss draft check should have Regions Bank as payee. When any loss occurs, please contact our Customer Service Department immediately for instructions.
  - If we do not receive proof of required insurance, we may obtain a standard hazard policy on your behalf at your expense. The policy we buy may provide less coverage and may be more expensive than insurance which you could obtain on your own.
  - To provide evidence of insurance, please go to <https://www.mycoverageinfo.com/regions>.
- **FLOOD INSURANCE REQUIREMENTS:** Flood insurance is required for any property located in a Special Flood Hazard Area (Zones A and V) during the term of the loan. If your property is located in one of these flood zones, Regions may require you to obtain flood insurance or may obtain it for you. The flood insurance we buy may provide less coverage and may be more expensive than insurance which you could obtain on your own.
- **CONSTRUCTION-PERMANENT LOANS:** If you have one loan for both the construction and permanent financing of your property, your Hazard Insurance Requirements may be different from the above requirements during the construction phase of your loan. Please see your loan documents or contact us.
- **PRIVATE MORTGAGE INSURANCE:** If you have Private Mortgage Insurance (PMI) and certain conditions are satisfied, you may be able to cancel the PMI coverage early.
- **PROPERTY TAX REQUIREMENTS NON-ESCROWED LOANS:** It is your responsibility to timely pay the amounts due for any taxes, special assessments, charges (including water and sewer), fines and impositions levied against or on account of your property, and all claims for work done on or for services rendered or material furnished to your property. Proof of payment for any of these charges must be provided upon request.
- **PROPERTY TAX REQUIREMENTS ESCROWED LOANS:** If property taxes are paid from an escrow account with us and you receive a tax notice directly, please forward it immediately to: Regions, Real Estate Tax Services, PO Box 23870, Rochester, NY 14692-3870 or fax to 1-817-826-1186 and contact our Customer Service Department to confirm receipt. Delays in forwarding these notices may result in penalties and interest being added to the amount due.
- If you have any questions regarding your insurance and/or taxes, please see the 'How to Contact Us' section.

# Servicemembers Civil Relief Act Notice Disclosure

**U.S. Department of Housing  
and Urban Development**  
Office of Housing - Federal Housing Commissioner

OMB Approval No. 2502-0584  
(Expires 03/31/2028)

## Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

### **Who May Be Entitled to Legal Protections Under the SCRA?**

- Regular members of the U.S. Armed Forces (Air Force, Army, Coast Guard, Marine Corps, Navy, and Space Force).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizen serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

### **What Legal Protections Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

### **How Does A Servicemember or Dependent Request Relief Under the SCRA?**

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. Requests should be mailed to Regions Bank, PO Box 18001, Hattiesburg, MS 39404-8001, Attention: Special Loans/ SCRA, or you may call us at 1-800-986-2462.
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

### **How Does a Servicemember or Dependent Obtain Information About the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at: <https://legalassistance.law.af.mil/>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal), or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

form **HUD-92070**  
(4/2024)